

**REMARKS/ARGUMENTS**

This Amendment is responsive to the Office Action mailed on October 31, 2007. Entry of this Amendment is requested.

An interview was held with Examiner Oyebisi on January 8, 2008. The undersigned thanks the Examiner for granting the interview and appreciates the Examiner's careful consideration of the arguments made by the undersigned. Discussed in the interview was the concepts of the findings overview report including asset draw down schedule and current performance planning table, and also the limitations of claims 39-43. The Examiner indicated that he would perform a new search based upon the claim language and arguments presented.

Claims 1-7, 9-22, and 34-43 are pending in the present application. Claims 1-7, 9-22, and 34-43 have been rejected. No claims have been amended. Reconsideration of the rejected claims is respectfully requested.

**I. 35 USC 103**

**A. *All claim limitations are not taught or suggested by the cited art***

Claims 1-7, 9-22, and 34-38 are rejected as obvious over Corrin (US 2002/0035527 A1) and Longo.

Obviousness has not been established for independent claims 1, 21, and 34 or any claims that are dependent thereon, since all limitations in the claims are not taught or suggested by the prior art. To establish *prima facie* obviousness of a claimed invention, all the claim limitations must be taught or suggested by the prior art. *In re Royka*, 490 F.2d 981, 180 USPQ 580 (CCPA 1974). MPEP 2143.03. Here, limitations in independent claims 1, 21, and 34 are not taught or suggested by Corrin or Longo. For example, as discussed in the telephone interview on January 8, 2008, each of independent claims 1, 21, and 34 recites " providing a findings overview report based on said analysis, wherein the findings overview report include[s] the in-retirement goals, and the likelihood that the in-retirement goals will be met if the in-retirement income stream withdrawal strategy is followed, and the findings overview report further including an asset drawn down schedule which shows a predicted end of year account

balance for each of the plurality of different types of customer accounts if the in-retirement income stream withdrawal strategy is followed" (emphasis added). It is respectfully submitted that the overview report which shows predicted effect of following the specific in-retirement income stream withdrawal strategy on the different types of accounts, in combination with the other elements of the claims provides a very significant advantage to the customers. Aspects of an embodiment of a findings overview report are shown in Fig. 4 of the present application, and discussed at paragraphs 93-96 of the present application

The Examiner agrees in the Office Action that both Corrin and Longo neither teach nor suggest "an overview report further including an asset drawn down schedule," but that it would have been obvious to include the overview report so that a user is fully aware of how far their assets can extend. The Examiner appears to assume that the values required for the overview report's asset drawn down schedule is inherently calculated in Corrin. This is an incorrect assumption. Paragraphs 0095-0096 cited by the Examiner teach the calculation of income streams (i.e. total yearly withdrawal amounts), but not the calculation of end of year account balances for each of a plurality of different types of customer accounts as required by the asset drawn down schedule. Moreover, nothing in Corrin or Longo teaches or suggests providing for the overview report itself (of which includes an asset drawn down schedule showing a predicted end of year account balance for each of the plurality of different types of customer accounts).

With respect to claim 6, obviousness has not been established since all limitations in the claim are not taught or suggested by the prior art. The Examiner argues that Corrin at lines 081-0141 discloses "providing a current performance planning table, wherein said table allows for assessing approximate current yield and total return information in order to determine which holdings of said assets provide cash flow versus growth required to meet said in-retirement goals." The Applicants respectfully submit that lines 081-0141 of Corrin teaches a Retirement Track Chart and Table that compare previous account balances and balances needed to meet requirement goals (See paragraph 0085 of Corrin). The chart and table appear to utilize and display total account value for different time points beginning with the first reported account value (See paragraph 0137 of Corrin). Nothing in the chart and table, however, disclose a table

that allows for assessing approximate current yield and total return information to determine which holdings provide cash flow verses growth (See Fig. 7 of Application).

With respect to claims 39-43, obviousness has not been established since all limitations in the claim are not taught or suggested by the prior art. Regarding claim 39, the Examiner argues that Corrin at paragraphs 0072-0073 discloses "acquiring an asset's current price through an existing, internal data feed updated nightly." However, while Corrin at paragraphs 0072-0073 discloses calculations based on data, the reference is silent as to the asset's current price, let alone any sort of data feed.

Regarding claims 40-41, the Examiner groups them in a discussion with claim 3. However, the Examiner makes no mention of the limitations of claims 40-41, such as "alerting a user when a cash flow analysis indicates a problematic fluctuation," or that the "problematic fluctuation is indicated by a period wherein an actual monthly cash flow generated falls below a monthly cash flow goal by five percent or more." Corrin at paragraph 0138 discloses showing on a graph the rate that an investor's account is growing over time. However, Corrin in view of Longo does not teach disclosing a "problematic fluctuation" in cash flow, nor cash flow that "falls below a monthly cash flow goal by five percent or more."

Regarding claims 42-43, the Examiner groups them in a discussion with claim 6. However, the Examiner makes no mention of the limitations of claims 42-43, such as a "current performance planning table" that includes "information on each asset's annual income, 1-year and 5-year total returns, and current value" or "calculating a percentage of dividends a customer is currently reinvesting versus accessing." As discussed above, Corrin in view of Longo does not teach the limitations of claim 6. That in itself renders claims 42-43 allowable, as they are dependents thereon. Furthermore, Corrin in view of Longo is silent as to the above limitations in claims 42-43.

### CONCLUSION

In view of the foregoing, Applicants believe all claims now pending in this Application are in condition for allowance. The issuance of a formal Notice of Allowance at an early date is respectfully requested.

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Amdt. dated January 31, 2008  
Reply to Office Action of October 31, 2007

PATENT

If the Examiner believes a telephone conference would expedite prosecution of this application, please telephone the undersigned at 415-576-0200.

Respectfully submitted,



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